

UNITED STATES BANKRUPTCY COURT
District of Minnesota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/17/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Angela Rae Davis
fka Angela Rae Zenk
1020 34th Ave N
St Cloud, MN 56303

Case Number:
09-60271 – DDO

Social Security/Individual Taxpayer ID/Employer Tax ID/Other
Nos.:
xxx-xx-9857

Attorney for Debtor(s) (name and address):

Sam Calvert
Sam V Calvert Attorney at Law
1011 2nd St. North
Suite 107
St. Cloud, MN 56303
Telephone number: 320-252-4473

Bankruptcy Trustee (name and address):

J. Richard Stermer
102 Parkway Drive
P O Box 514
Montevideo, MN 56265
Telephone number: 320-269-6491

Meeting of Creditors

Date: **April 15, 2009**

Time: **01:30 PM**

Location: **Room 112, American Red Cross, 1301 W St Germain St, St Cloud, MN 56301**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 6/15/09

Certificate of Completion of Financial Management Course due: 6/1/09

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 204 U. S. Courthouse, 118 South Mill Street, Fergus Falls, MN 56537.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

204 U.S. Courthouse
118 South Mill Street
Fergus Falls, MN 56537
Telephone number: (218) 739-4671

For the Court:

Clerk of the Bankruptcy Court:
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 3/18/09

Update 9/08

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
--- Refer to Other Side for Important Deadlines and Notices ---	

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0864-6
Case: 09-60271

User: qcsue
Form ID: b9a

Page 1 of 1
Total Served: 17

Date Rcvd: Mar 18, 2009

The following entities were served by first class mail on Mar 20, 2009.

db +Angela Rae Davis, 1020 34th Ave N, St Cloud, MN 56303-2246
aty +Sam Calvert, Sam V Calvert Attorney at Law, 1011 2nd St. North, Suite 107,
St. Cloud, MN 56303-3237
tr +J. Richard Stermer, 102 Parkway Drive, P O Box 514, Montevideo, MN 56265-0514
smg +Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
ust +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
58048948 +CENTRACARE CLINIC, 1200 6TH AVE N, ST CLOUD, MN 56303-2736
58048949 +CRESCENT RECOVERY LLC, 510 INDEPENDENCE PKWY ST, CHESAPEAKE, VA 23320-5180
58048952 +JNR ADJUSTMENT COMPANY, RE: NSF CHKS, 2905 NORTHWEST BLVD, STE 220,
MINNEAPOLIS, MN 55441-2644
58048953 +KELM & RUETER, 1287 N 2ND ST, STE 101, SAUK RAPIDS, MN 56379-2559
58048954 +PALISADES COLLECTION LLC, 210 SYLVAN AVE, ENGLEWOOD, NJ 07632-2524
58048955 +RYAN KAPLAN, ASSIGNEE FOR PEOPLE FIRST RECOVERIES, 2080 ELM ST SE,
MINNEAPOLIS, MN 55414-2531
58048956 STEVEN ROSSO, RE: SWISSHELM VILLAGE, PO BOX 130668, ST PAUL, MN 55113-0006
58048957 +THE AFFILIATED GROUP, 316 1ST AVE SW, ROCHESTER, MN 55902-3314

The following entities were served by electronic transmission on Mar 19, 2009.

tr +EDI: BJRSTERMER.COM Mar 18 2009 21:23:00 J. Richard Stermer, 102 Parkway Drive,
P O Box 514, Montevideo, MN 56265-0514
smg +EDI: MINNDEPREV.COM Mar 18 2009 21:23:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
58048947 +EDI: ARROW.COM Mar 18 2009 21:23:00 ARROW FINANCIAL SERVICES, 5996 W TOUHY AVE,
NILES, IL 60714-4610
58048950 +EDI: RMSC.COM Mar 18 2009 21:23:00 GEMB, ATTN: BANKRUPTCY DEPT, P O BOX 103104,
ROSWELL, GA 30076-9104
58048951 +EDI: RMSC.COM Mar 18 2009 21:23:00 GEMB/CARE CREDIT, PO BOX 981439,
EL PASO, TX 79998-1439

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2009

Signature:

